

United States Bankruptcy Court  
Southern District of Indiana

In re:  
Crystal Ivone Chavers  
Debtor

Case No. 19-08409-RLM  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0756-1

User: admin  
Form ID: b309a

Page 1 of 1  
Total Noticed: 11

Date Rcvd: Nov 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2019.

db	+Crystal Ivone Chavers, 3132 Forest Manor Avenue, Indianapolis, IN 46218-2258
15544910	+AMERICAN INTERNATIONAL FINANCE, 3900 S EAST ST, INDIANAPOLIS, IN 46227-1385
15544911	+BRIERGATE APARTMENTS, 9117 BRIERGATE CT #B, INDPLS IN 46229-1051
15544912	+CASH ADVANCE, PO BOX 569, HAYS MT 59527-0569
15544913	+FED LOAN SERVICING, 101 W FOURTEEN MILE RD, MADISON HEIGHT, WMI 48071-1308
15544915	+SPANISH OAK APARTMENTS, 3645 WINDGATE CT, INDPLS IN 46235-2507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: BJGOLSONDUNLAP.COM Nov 15 2019 05:43:00 Jenice Golson-Dunlap, Office of Jenice Golson-Dunlap, 9101 N Wesleyan Rd Ste 420, Parkstone Building #1, Indianapolis, IN 46268-3188
ust	+E-mail/Text: ustpreion10.in.ecf@usdoj.gov Nov 15 2019 00:59:34 U.S. Trustee, Office of U.S. Trustee, 101 W. Ohio St.. Ste. 1000, Indianapolis, IN 46204-1982
15544914	+E-mail/Text: EBN_IndianapolisIMC@receivemorermp.com Nov 15 2019 01:00:47 IMC CREDIT SERVICES, 6955 HILLSDALE CT, INDIANAPOLIS, IN 46250-2054
15544916	EDI: NEXTEL.COM Nov 15 2019 05:43:00 SPRINT, PO BOX 4191, CAROL STREAM, IL 60197
15544917	+EDI: WABK.COM Nov 15 2019 05:43:00 WORLD FINANCE, PO BOX 6429, GREENVILLE, SC 29606-6429

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 16, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2019 at the address(es) listed below:

NONE.

TOTAL: 0

**Information to identify the case:**

Debtor:	<b>Crystal Ivone Chavers</b>	Social Security number or ITIN:	xxx-xx-5820
	Name	EIN:	--_-----
United States Bankruptcy Court – Southern District of Indiana		Date case filed in chapter 7: November 12, 2019	
Case number:	<b>19-08409-RLM-7</b>		

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/2015

For the debtor listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, the debtor, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtor or the debtor's property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtor. Creditors cannot demand repayment from the debtor by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to **30 days** or not exist at all, although the debtor can ask the court to extend or impose a stay.

The debtor is seeking a discharge. Creditors who assert that the debtor is not entitled to a discharge or who want a debt excepted from discharge may be required to file a complaint within the deadlines specified in this notice. (See "Deadlines" section for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records) at [pacer.insb.uscourts.gov](http://pacer.insb.uscourts.gov).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify the debtor on this case, the debtor must submit a full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

<b>1. Debtor's full name</b>	Crystal Ivone Chavers	
<b>2. Other names</b> (used in last 8 years)	None	
<b>3. Address</b>	3132 Forest Manor Avenue Indianapolis, IN 46218	
<b>4. Debtor's attorney</b> Name and address	None	Contact info: None
<b>5. Bankruptcy trustee</b> Name and address	Jenice Golson–Dunlap Office of Jenice Golson–Dunlap 9101 N Wesleyan Rd Ste 420 Parkstone Building #1 Indianapolis, IN 46268	Contact info: 317–263–3580

For more information, see page 2 >

Debtor Crystal Ivone Chavers

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<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address or <a href="http://ecf.insb.uscourts.gov">ecf.insb.uscourts.gov</a> . You may inspect all records filed in this case at this office or <a href="http://pacer.insb.uscourts.gov">pacer.insb.uscourts.gov</a> .	United States Bankruptcy Court Southern District of Indiana 46 E. Ohio St., Rm. 116 Indianapolis, IN 46204	Open weekdays 8:30 AM – 4:30 PM ET  Contact info: 317-229-3800
<b>7. Meeting of creditors</b> The debtor must attend the meeting to be questioned under oath. Creditors may attend but are not required to do so. If the meeting is continued or adjourned to a later date, the date will be on the court docket.	<b>December 13, 2019 at 03:00 PM EST</b>  <b>The debtor MUST provide picture identification and proof of social security number</b> to the trustee at the meeting of creditors. Failure to do so may result in the case being dismissed. Language interpretation of the meeting of creditors will be provided to the debtor at no cost through a telephone interpreter service upon request made to the trustee. These services may not be available at all locations.	Location: <b>Rm. 416A U.S. Courthouse</b> <b>46 E. Ohio St.</b> <b>Indianapolis, IN 46204</b>
<b>8. Presumption of abuse</b> If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). The debtor may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to object to discharge or challenge whether certain debts are dischargeable:</b> <b>You must file a complaint by the deadline:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to a discharge under 11 U.S.C. § 727(a)(2)–(7) or</li> <li>• if 11 U.S.C. § 523(a)(2), (4), or (6) applies to your claim and you seek to have it excepted from discharge.</li> </ul> <b>Objection to exemptions:</b> The law permits the debtor to keep certain property as exempt. If you believe the law does not authorize an exemption claimed by the debtor, you may file an objection <b>no later than 30 days after the meeting of creditors concludes</b> .	<b>February 11, 2020</b>  <b>You must file a motion by the deadline:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under 11 U.S.C. § 727(a)(8) or (9).</li> </ul>
<b>10. Proof of claim</b> Do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have a question about your rights in this case.	
<b>12. Exempt property</b>	The law allows the debtor to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. The debtor must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or <a href="http://pacer.insb.uscourts.gov">pacer.insb.uscourts.gov</a> . If you believe the law does not authorize an exemption claimed by the debtor, you may file an objection <b>no later than 30 days after the meeting of creditors concludes</b> .	
<b>13. Abandonment of property</b>	Pursuant to S.D.Ind. B-6007-1, a trustee's report of no distribution serves as a notice proposing the abandonment of all property from the estate. No further notice of the abandonment will be given unless a party in interest files a request for further notice of abandonment no later than <b>one day</b> before the first date set for the 341 meeting. Any party filing such a request will be given notice upon filing of the report of no distribution and have <b>14 days</b> to object to the abandonment.	